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Citation for published version:

Searle, R & McWha-Hermann, I 2020, "“Money's too tight (to mention)”: A review and psychological synthesis of living wage research", *European Journal of Work and Organizational Psychology*, vol. N/A, pp. 1-16. <https://doi.org/10.1080/1359432X.2020.1838604>

Digital Object Identifier (DOI):

[10.1080/1359432X.2020.1838604](https://doi.org/10.1080/1359432X.2020.1838604)

Link:

[Link to publication record in Edinburgh Research Explorer](#)

Document Version:

Peer reviewed version

Published In:

European Journal of Work and Organizational Psychology

Publisher Rights Statement:

This is an Accepted Manuscript of an article published by Taylor & Francis in European Journal of Work and Organizational Psychology on 29/10/2020, available online: <https://www.tandfonline.com/doi/full/10.1080/1359432X.2020.1838604>.

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“Money's Too Tight (to Mention)”: A review and psychological synthesis of living wage research

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Abstract

Traditional living wage research has been the purview of economists, but recently contributions from the field of work psychology have challenged existing perspectives, providing a different lens through which to consider this issue. By means of a narrative interdisciplinary review of 115 peer-reviewed journal articles published between 2000 and 2020, we chart the transitions in the field with attention shifting from macro-economic and econometric lens largely concerned with the costs of living wage policies, to a more person-centric lens focusing on the employee and their family. Synthesising prior study, we outline five key themes: consequences for individuals, organizations, and societies; changes in operationalisation; exploration of different contexts; study of social movements; and the history of the topic. We outline the importance of work psychology in developing the living wage debate through more inclusive definitions, and novel operationalisation and measurement, thereby providing fresh insights into how and why living wages can have a positive impact. Critically, we outline the redundancy of simple study of wage rates without understanding the elements that make work decent. We raise key areas for further study, and this topic presents a significant opportunity for psychology to shift focus to impact upstream policy by providing new empirical evidence, and challenges to structural inequalities.

Introduction

“Everyone who works has the right to just and favourable remuneration ensuring for himself and for his family an existence worthy of human dignity.”

— Universal Declaration of Human Rights, Art. 23 Sec. 3

Employment should be a mechanism that lifts people out of poverty. However, according to the International Labour Organization (ILO) 21% of workers around the globe can be categorized as ‘working poor’, where their income falls below the poverty line (ILO 2019a). This broken connection between work and poverty occurs not only where the remuneration of work is inadequate, but is also perpetuated by job insecurity and unsafe working conditions. As a means of providing a safety net for

low-paid workers, many countries have regulated minimum wage levels through legal means or following collective bargaining (Yao et al., 2017). However, perplexingly, these minimum levels still fail to lift workers from poverty, resulting in growing calls for a (higher) ‘living wage’ that can actually meet the real costs of living. Employers and neoliberal economists have long challenged such interference, claiming it distorts the labour market and threatens employment as organisations absorb the cost, either by passing costs on to the consumer, or through reducing profits. Yet work psychology has much insight to refute such arguments, instead demonstrating the value for organizations of investing in employees and their well-being.

The objective of minimum wage policies is to prohibit unfair competition based on worker exploitation by providing a base level of income protection. However, following the stagnation of wages in developed countries since the 1970s, there has been a steady decline in the share of real wages that workers receive, while the pay of owners and organisational leaders has risen (Werner & Lim, 2016). Concurrent with rising wage inequality are significant changes to the nature of work, such as through its segmentation into discrete tasks, or gigs (Taylor et al., 2017). This change has contributed to job insecurity, which has important negative implications for productivity (Sverke et al., 2019) but more significantly has eroded the employment contract, pushing workers from employment payrolls into self-employment. The shift to self-employment leaves workers even more vulnerable to external shocks, whether minor market changes or more substantial upheavals such as have occurred during the Covid-19 pandemic. Concurrently, employers’ labour costs are directly reduced, but also indirectly lowered by the removal of employment benefits and protections, such as holiday or sick pay (Friedman, 2014).

Work, therefore, has become increasingly precarious, with wage stagnation leaving workers even more vulnerable to rising living costs (Reeves et al., 2017). The combined impacts of reduced income and employment protection, and diminished job security keep the working poor and their families in a cycle of poverty, and ultimately impede the development of communities and societies. As a result, attention has broadened from minimum rates of pay towards questions of a “decent” income, which enables a good quality of life and is underpinned by a living wage (Werner & Lim, 2016).

Historically, research on living wages has centred on macro-economic and employer-centric perspectives, but this topic concerns people and work. While largely silent to date, work psychology is uniquely placed to offer important insights into the current and future consequences of wages for workers, as well as broader implications for families and society. The aim of this review is to examine the development and outcomes of modern living wage scholarship over the past 20 years, and to consider the role and opportunities in the field for work psychology.

Our paper begins with a review of the living wage concept and definition. We then present an outline of our review methodology. The findings section focuses on presenting the topics and disciplines covered in living wage research over the past 20 years and the contexts in which this research has occurred. We identify three clear contributions of a psychological lens to living wage studies, through adding a person-centric perspective, a more inclusive definition, and clearer operationalization through improved measurement. We outline how these can be further leveraged in future studies.

Conceptualising the Living Wage

International agreements including the Universal Declaration of Human Rights (quoted at the beginning of this article) emphasise the importance of an income level that enables dignity for individuals and their families. In this way, the living wage shifts beyond a minimum wage, to include a wage which provides an improved quality of life, and clearly links with the concept of decent work; i.e., work which meets fundamental needs for material well-being, economic security, equal opportunities, and scope for human development (ILO, 2019b). A living wage is usually defined in terms of subsistence and need, where a living wage enables meaningful participation in society beyond mere survival, for example through enabling activities such as recreation, supporting a family, and saving financially (Yao et al., 2017). However, while there is general consensus about the living wage as a concept, its implementation in practice is far less clear (Carr et al., 2016a). For instance, studies reveal enormous variation in wage level calculations, arising from factors including employment sector, country and region, as well as individual criteria such as workers' age (Anker, 2006). Stabile (2008) argues that the living wage should vary according to the standard of living in different communities, highlighting a relational, perceptual focus. Others define it as an amount that

permits independence from welfare or other public subsidies (e.g., Ciscel, 2000). A further consideration is to whom it applies, whether an individual worker, or extending to their families too (e.g., Clary, 2009). In this paper we build on these perspectives to define the living wage as a wage level sufficient by the standards of their community to enable the worker and their direct dependents (family) to live a decent standard of life independent of welfare and other public subsidies.

Historically, the origins of wage protection for workers that links their labour to adequate remuneration lies with early philosophers such as Aristotle and Plato (Stabile, 2008). Its modern origins stem from the 1770s and moral economist Adam Smith's (1776) seminal tome *The Wealth of Nations*. In this, he extends earlier Greek notions of "just wages" and raises questions about the purpose of work, income, and the search for virtue. His central concern focuses on who has moral responsibility to pay workers for their time and labour, indicating possible conflict between the narrowly focused market demands, with broader societal welfare responsibilities. As such, he highlights the necessity of adequate wages for sustainability and development of human capital, recognising the social problems (such as crime and social unrest) that stem from inequality (Parker et al., 2016). These social welfare concerns echo theological and Christian ethics work, including Pope Leo XIII's 1891 intervention that workers should be "reasonably and frugally comfortable in return for their toil", or else they were "victims of injustice and fraud" (Anker, 2006, p.309).

Building on Smith's work, three scholars (Ryan, 1906; Waltman, 2004; Stabile, 2008) are credited with extending his living wage ideas (Werner & Lim, 2016). Collectively, three critical arguments for payment of a living wage emerge: sustainability, capability, and externality.

As a moral economist **sustainability** was one of Smith's (1776) central concerns, outlining the importance of a living wage that allowed workers, and critically the poorest, a sufficient income to provide them and their families with basic necessities. What constitutes a family's basic necessities has been much debated, but there is general agreement in it being sufficient to procure food and accommodation, and enable workers to remain healthy and therefore capable of sustaining their labour (Stabile, 2008). Beyond sustaining workers and their families, more recent arguments have emphasised social sustainability, extending its importance in social cohesion and trust, which are undermined by societal inequality (Waltman, 2004). Through providing decent living conditions (i.e.,

accommodation, transportation, clothing, and personal care) living wages enable full participation in society (Ciscel, 2000). They can also offer access to education. In this way, the living wage extends beyond individual health to facilitate the transformation of workers into citizens through their inclusion in the wider community and society. Echoes of social sustainability are also visible in more recent protests against growing inequality, such as the Occupy movement (Werner & Lim, 2016).

Building on the sustainability argument, **capability** centres on higher wages improving not only individuals' productivity but also their future trajectories (Stabile, 2008; 2018). The enhanced wage level of a living wage offers an individual and their family the space and means for self-enhancement and capability development. It therefore creates new freedoms and choices for the worker. Sen's (1999) capabilities work regards lack of income as the principal constraint on an individual, causing impoverishment and deprivation. However, his work emphasises the importance of looking beyond economic indicators of deprivation, and has advanced thinking about, as well as measurement of poverty (e.g., the Human Development Index (Anand & Sen, 2000)), while also contributing significantly to the development of a new welfare economics (Desai, 1991). Building on these ideas, Stabile (2008) notes that "if development expands the freedom of individuals, those individuals will then have the capability to enhance the process of development, bringing more freedom and more development". Higher wages unlock new freedoms as workers can work fewer hours, allowing their time to be spent in different ways, whether with their families or their communities (Werner & Lim, 2016), or on themselves.

Capability-building therefore considers matters of choice, contingencies, and the inter-connections between quality of (paid) work and private life. Sen (1999) outlines the breadth of skills which Pollin (2005) reminds us includes inherent freedoms that arise from "the ability to read and write, to lead a long and healthy life, to have freedom of movement, and to participate meaningfully in the civic life of the community".

The final living wage argument concerns **externalities**, highlighting the additional social costs, health, and longevity, that occur when employers fail to pay living wages (Stabile, 2018; Cole et al., 2005). For example, those on low wages work longer hours, perhaps across multiple jobs,

which exacerbates their strain and exhaustion, and in the long term burdens taxpayer-funded health systems. As a result, regulators should compel low-wage employers to pay a penalty required to meet these social consequences (Stabile, 2008). Further, in developed economies at least, low-pay recipients often receive means-tested benefits, such as subsidised housing or free school meals. Taxpayers therefore subsidise low wages via state welfare provisions (Muilenburg & Singh, 2007). The shifting of costs onto the state is concurrent with growing inequality from widespread wage stagnation while those at the top of society prosper (Robinson, 2004). Through taxation and welfare the burden of low wages shifts onto society from non-living wage organisations.

Having introduced how living wages are defined and conceptualised, we now outline our methodology, before providing details of the findings of our review.

Method

We followed guidelines for systematic review and evidence synthesis regarding organization, transparency, replicability, quality, credibility, and relevance (Briner & Denyer, 2012; Tranfield et al., 2003). We engaged in planning, structured search, material evaluation against inclusion criteria, thematic coding and analysis, and reporting (Briner & Denyer, 2012). Two objectives for the review were identified and agreed by the authors at the outset: first, we wanted to examine the evolution of living wage research, in terms of both conceptualisation and methodological developments; second, we sought to identify the key issues, trends, and gaps emerging from these literatures in order to guide future research.

We adopted a narrative synthesis approach, which aims to develop a coherent narrative that summarizes and describes the evidence base (Popay et al., 2006). It is an inclusive approach that allows for variation in questions, research designs, and contexts of individual studies. It also embraces the evolution of research across time (Madden et al., 2018). Narrative synthesis, therefore, allows us to draw together disparate studies undertaken across different disciplinary and methodological areas, and to extract significant conclusions as well as avenues for future research.

Search Strategy

Our search was based on the Web of Science database of articles published between January 2000 and January 2020. All methodological approaches were incorporated, including using “living wage” as a

search term in the title, abstract, or keywords of papers. We identified economics, law, business, management, applied psychology, behavioural science, philosophy, medicine and health, urban planning, and geography as subject areas in which this topic was studied. Due to the breadth of disciplines studying living wages and our goal of providing an inclusive review of the literature, we did not restrict our search by discipline or subject.

Inclusion and Exclusion Criteria

The criteria for inclusion for our review were deliberately broad: first, we required that the living wage was a core focus of investigation in the article; second, we restricted our analysis to peer-reviewed publications, to provide a minimum quality standard and ensure that only substantiated evidence was included. The latter criterion was particularly important given the politicised nature of the topic being explored, and therefore the large number of opinion pieces written about it.

Our initial search identified 130 papers, after removing duplicates (see figure 1). These 130 papers were screened against our inclusion criteria using their abstracts to retain 81 papers as meeting our aforementioned criteria, and excluding book reviews, non-peer reviewed book chapters, or magazine articles. Then we manually undertook forward and backward searches from the retained papers, which yielded an additional 43 compatible articles; this second form of search based on reference lists compensates for the potential rigidity of mechanized searches.

We obtained full text for these 124 papers, and read and assessed them against our inclusion criteria, excluding a further 9 articles for reasons not apparent during our initial abstract review, such as being editorials or special-issue introductions (and therefore not meeting the peer-review criteria). Overall, 115 articles were retained, spanning the period between 2000 and 2020.

-- Insert figure 1 (flow diagram) about here --

Data Analysis and Synthesis

Both authors read and coded the identified 115¹ articles using an inductive approach, based around the two objectives underpinning our study – first examining the evolution of research on living wages, and second identifying key topics on which living wage research has focused. As a result our coding focused on identifying: the main discipline/subject area; the level of analysis; the definition of the

¹ The articles that are included in the review are denoted with an * in the references.

living wage used; the main focus of the study (e.g., individual employees, organizations, policy, or campaign); its location, sector; the impact on individuals, family, or society; the methodology used; and outcomes or intervening variables identified. Using this coding, and through multiple readings of each paper, the authors identified similarities in the research focus of different papers, grouping similar papers together. Where there was disagreement in the coding, the issue was discussed until agreement could be reached, with previously coded papers revisited again in light of these decisions.

Findings

Through focusing on living wage research over the past 20 years (2000-2020), we examined how the topic has evolved in light of the changing nature of work and increasing popular media interest. We organise the results of our review around three areas. First, we track the development of scholarship over this period to incorporate different disciplines and perspectives on living wages. Second, we identify the different contexts of research, including new geographical areas and use of more diverse methodological approaches. Finally, having set the scene for the extant research, five key research areas are identified.

Development of Living Wage Research

Scholarship in the early period of our review was largely confined to economics, with a handful of studies in sociology and other disciplines (see figure 2). Research interest from economics has remained relatively stable, but since 2014 there has been growing interest from a much broader range of disciplines, including more mainstream management and industrial relations, as well as from psychology, medicine/health, sociology, social/public policy, and renewed interest from theology.

Insert figure 2 somewhere here

Prior to 2014, relatively few living wage papers ($n \leq 5$) were published per annum, except for 2005 with two special issues (in *Economic Development Quarterly* and *Industrial Relations*), but since 2014 there has been increasing attention in society more broadly, reflecting wider macro-economic shifts, such as the rise of precarious work and the working poor, increasing social inequality, and the shrinking role and power of unions (Parker et al, 2016). In 2017, a significant year for the topic, 18 papers were published, including a special issue in *Employee Relations*; there was a

similar number in 2019 (n=17), including a special issue in *Transfer: European Review of Labour and Research*.

Context of Living Wage Research: Where and How

Alongside changing discipline trends in studying the topic, the contexts of study have also changed.

The early domination of US-focused research in our timeframe followed the introduction of living wage ordinances enabling real-time change studies. Baltimore's was the first (1994), spreading steadily across the USA with adoption in at least 130 municipalities (Luce, 2005a; Gillette, 2007). Typically, such rules apply only to city employees and employees of subcontractors undertaking city or county work (Anker, 2006).

More recent research extended beyond the USA to other Anglophone countries, such as Canada (Cohen, 2009), the U.K. (e.g., Linneker & Wills, 2016), and New Zealand (e.g., Carr et al., 2017; Yao et al., 2017), and has tended to centre on higher income countries, including Austria (Hofmann & Zuckerstätter, 2019), Spain (Laín & Torrens, 2019), Slovenia (Poje, 2019), and the Nordic countries (Alsos et al., 2019). However, a handful of studies have occurred in lower income countries, including a series of comparative studies from the Dominican Republic examining health and well-being outcomes matching living wage and non-living wage apparel factories (Landefeld et al., 2014; Burmaster et al., 2015; Rehkopf et al., 2018). Jamaica is a further Caribbean research context (Marsh et al., 2017). Other lower income countries include Indonesia and Cambodia, but here exploring why living wage campaigns are unlikely to progress, rather than connecting living wages with individual outcomes (Ford & Gillan, 2017).

Taking a more global perspective, researchers have also examined global wage gaps (Hall & Suh, 2018), and living wages across global supply chains (Mair et al., 2018; 2019), for example through a Swedish SME paying living wages to their Indian supplier (Egels-Zandén, 2017). In response to these global studies, Anker (2006) proposed a new method to allow means to compare rates across different countries.

Finally, our review reveals important methodological considerations in extant research. Lester (2011) highlighted the potential challenges of econometric studies comparing very different data sources. For example, while some researchers adopt quasi-experimental approaches surveying living

wage and non-living wage firms and/or workers within a single context (e.g., Fairris, 2005; Dube et al., 2007), others utilise panel studies using administrative datasets, such as the *Current Population Survey (CPS)* in the US (e.g., Neumark & Adams, 2003a; Adams & Neumark, 2005a). Most notably, work psychology research shifts data gathering to employees, to illuminate the point where wages move from self-reported subsistence to thriving (e.g., Carr et al., 2017).

Main Trends in Living Wage Research: 2000-2020

After examining locations and contexts for living wage research undertaken over the past 20 years, five main research areas emerged during this period of study: 1) consequences of living wage policies (n=52); 2) operationalising the living wage (n=26); 3) contextual variables associated with implementation or successful policies (n=21); 4) campaigning and social movements (n=14); and finally, 5) its historical development (n=12). While some papers extend across more than one area, we will now consider these distinct trends and their implications.

1. Consequences of living wages for individuals, organisations and societies (n=52)

A dominant focus of study has been the outcome or consequences of living wages, with important developments following the broadening from economic into health and psychological research.

Early economic researchers, as well as urban studies and industrial relations scholars, examined the effect of living wage ordinances in different US cities, making predictions about which factors optimised living wage outcomes for individuals and their families, and for implementing organisations. Their results, however, were mixed. Some administrative dataset studies showed positive results for reduced poverty, particularly directly above and below the poverty line, but also evidence of disemployment and no benefit to those receiving the lowest wages (Neumark & Adams, 2003a; 2003b; Adams & Neumark, 2005a). These researchers concluded that living wage ordinances increase low waged earnings, but can concurrently reduce employment for the low skilled (Adams & Neumark, 2005b). Critically, however, scholars using primary survey data failed to replicate either reduced employment or hours of work; instead they found some wage compression, and evidence of firms taking lower profits to cover living wage implementation costs, without long-term impairment to growth or employment (Brenner, 2005; Lester, 2011). By contrast, Fairris's (2005) quasi-experimental comparison of living and non-living wage organisations revealed better conditions for

low-paid workers via improved pay rates and sick days, and marked living wage organisational benefits including reduced turnover, absenteeism, overtime, and training needs. The wide variations in these results reinforce our earlier point that methodology and data source choices are a confounding element towards gaining a clear understanding of living wage impacts.

Perhaps compounded by the lack of agreement from these living wage outcome studies, ongoing opposition to the living wage has focused on local labour market distortions, with imposed minimum wages reducing work opportunities due to their shift to less well-regulated areas (Pollin, 2005), or substitution of low-skilled labour for skilled workers capable of achieving more in a similar time (Neumark & Adams, 2003a). However, economic analysis alone does not provide a complete picture of the consequences of living wages.

Arguably, one of the most important contributions of living wages has been in reducing health inequalities (Marmot et al., 2010). Early modelling sought to predict potential health outcomes derived from estimates of living wages (Bhatia & Katz, 2001). Cole et al.'s (2005) Los Angeles study predicted a significant reduction to mortality through a combination of living wages and comprehensive health insurance coverage. While such predicted health impact modelling is useful for policymakers, it offers little insight into the actual everyday impact of policy change.

More recent developments include an important series of public health studies examining individual health benefits by comparing outcomes for matched living wage and non-living wage factories in the Dominican Republic. These studies show living wages led to reduced incidence of depression (Burmaster et al., 2015), improved social status, and self-rated health (Landefeld et al., 2014), without accompanying health-related concerns such as obesity (predicted to arise from increased disposable incomes) (Rehkopf et al., 2018). Similar US study results showed the introduction of living wages was accompanied by reductions in smoking, obesity, and related chronic diseases, but also lowered rates of depression and bipolar illness (Bindman, 2015). A further large (n=300) comparative UK study of mental health benefits showed significantly enhanced psychological well-being for living wage recipients, even after controlling for socioeconomic or demographic differences (Flint et al., 2013).

Beyond the physical and mental health benefits of living wages are the potential psychological benefits for individual employees and their families. Psychological dimensions were first included in study of the introduction of living wages for employees at San Francisco airport (Reich et al., 2005), revealing improvements in quality of life, morale, and retention, plus reductions in organisational costs that partially mitigated increased wage costs. Smith's (2015) exploration of the value of a psychological perspective has elucidated further the link between living wages and poverty, highlighting the insidious undermining effect on those in low-paid work through daily experiences of casual rudeness and stigmatisation. Smith outlines the detrimental cognitive and behavioural consequences of the exclusion of those on low incomes from the rest of society, through the pernicious erosion of their psychological and physical health. Critically, poverty is argued to undermine human connectivity and economic survival needs, including self-determination (Blustein et al., 2019), entrapping people in impoverished forms of work, rather than offering spaces that enable more satisfying careers (Koen et al., 2013); Such entrapment further exacerbates psychological distress and a loss of control. In this way living wages are an intervention which directly reduces poverty and its negative psychological consequences.

Drawing from poverty and child development research, Smith (2015) argues for the importance of living wages to families, reviewing evidence of the negative physical, emotional, and behavioural consequences of childhood poverty (Yoshikawa et al., 2012), including reduced school performance (Duncan et al., 2011).

Stimulating further research across the field of psychology, Smith's (2015) paper has prompted key conversations about the role of work and poverty (e.g., Thompson & Dahling, 2019). Particularly relevant to this review, it has been a springboard for subsequent psychological research on living wages (e.g., Carr et al., 2017; 2018). These new studies have deliberately measured economic productivity effects by assessing attitude changes that accompany receiving a living wage (Carr et al., 2019). Through identifying and then measuring psychological dimensions associated with the quality of working life, these studies provide a far richer and more nuanced understanding of *how* the living wage affects employees, with attention on mechanisms such as job satisfaction, work engagement, career satisfaction, meaningful empowerment, affective commitment, organisational

citizenship behaviours, and work-life balance (e.g., Zeng & Honig, 2017). As such they provide insights into how work psychology can begin to interrogate the links between decent work and poverty reduction.

2. Operationalising the living wage (n=26)

A second focus to emerge from our review concerns the operationalisation of the living wage, revealing the different definitions and measurements of living wages within different study contexts. Early econometric exploration of the impact of living wage policies on poverty levels primarily used administrative datasets, with some studies predicting policy impacts (e.g., Bhatia & Katz, 2001), while others retrospectively assessed the actual consequences (e.g., Adams & Neumark, 2005a).

Economic definitions dominated early studies, but since 2016 alternative perspectives have begun to appear. For example, Yoelao et al. (2019) utilised the Thai sufficiency principle, that builds on Buddhist philosophy. In contrast, Carr et al. (2017; 2018) and Yao et al. (2017) have built on poverty trap theory and theory of diminishing returns, to provide empirical evidence of the pivot points where wages become decent. Similarly, researchers are devising more appropriate methodologies for study in emergent geographical contexts (see 2019 special issue in *Transfer: European Review of Labour and Research*).

Economists' adoption of a cost-benefit perspective focuses on wages at above minimum wage levels (Yao et al., 2017). However, this dominant approach has brought about myopia towards either identifying the precise price for labour, such as \$10/hr (Neumark et al., 2013), or more vague notional wage rates above a level of working poverty (Lester, 2011), or a level which "supports a decent standard of living" (Mair et al., 2018, p.1864). Efforts at finding consensus across such studies have proved challenging, confounded by factors such as the study country and region, or its sector, or individual factors such as age of the workers included (Anker, 2011). Living wage levels concern more than just the minimum wage floor, and therefore efforts have explored the level which provides frugal comfort (Anker, 2006), or 'socially acceptable' payments which reflect contextual and cultural divergences (Bhatia & Katz, 2001).

Further confusion stems from research into the worker alone (Ahn, 2011), placing these studies at odds with the growing consensus that study should involve workers' and their families'

existence above the poverty level, through no longer requiring further family welfare (Clary, 2009). Other definitions have sought to create a level playing field, stipulating the work should be full-time (Adams & Neumark, 2005a), and not necessitating any overtime (Mair, et al., 2018).

In part, definitional differences arise from the discipline, with economists' attention on the employer, while psychologists and ethicists are often more person-centric (Carr et al., 2019). Social geographers also incorporate a person-focus, defining living wages as allowing a family's material, cultural, and social requirements *and* the mandatory education of any of their children (Anker, 2006). More recently the voluntary nature of the living wage payment has emerged, to include a broad range of costs associated with living, specifically concerning 'social reproduction' (Linneker & Wills, 2016). This expanded operationalisation of living wages reflects interest from a broader range of disciplines, and through this the examination of a wider array of issues including consequences for the individual worker and their family, but also their wider community (Carr et al., 2019).

3. Contextual variables impacting uptake and success of Living Wage (n=21)

A third theme of this topic concerns the antecedents and intervening variables that influence the adoption and success of living wage policies. Some scholars have considered the antecedent factors that determine whether or not an organisation chooses to adopt a living wage policy (e.g., Martin, 2001; 2006; Swarts & Vasi, 2011). For example, research on living wage organisations reveals the influence of trade unions (Prowse & Fells, 2016), and of leaders' social justice awareness and personal beliefs as key drivers for living wage adoption, and identifying longer-term challenges regarding organisational pay structures, strategy, and brand positioning (Werner & Lim, 2017).

In contrast the factors linked with it's the adoption of living wages among US cities show particular sensitivity towards per capita manufacturing incomes, fair market rents, local minimum wage levels, proximity to other living wage cities, and the year that the city passed the living wage ordinance (Gallet, 2004). These studies hint at the significance of contextualising the effectiveness of living wage laws and policies within their broader context.

Research into intervening variables has examined the conditions that may explain whether the policy is likely to be successful within a given organisation. These include social and labour market policy conditions (e.g., McBride & Muirhead, 2016), as well as stakeholder input (Luce, 2005a). The

importance of clear administration of policies and collective bargaining processes has also been highlighted (Johnson et al., 2019), while study of non-compliant organisations sheds light on the need for intervention beyond regulation, and for implementation of macro policies (Ram et al., 2019).

4. Learning from the living wage campaign/social movement (n=14)

Concurrent with the expansion of study from other disciplines has been research on the living wage movement itself, increasing understanding of the processes of campaigning, and of how social movements gain and retain their momentum to effect change within society (e.g., Luce, 2005b; Wills et al., 2009). Study here includes the significance of stakeholders such as trade unions (Heery et al., 2018) and faith-based organisations (e.g., Wills et al., 2009). Examination of 10 years of living wage campaigns identifies key lessons in how to build successful social movements (Luce, 2005b).

5. History of the living wage (n=12)

Finally, the literature provides a historical perspective on living wage study, which explores its evolution over time, often focusing on developments in one part of the world, e.g., the US (Adams, 2017; Luce, 2017), the UK (Bennett, 2014), and Lima, Peru (Zegarra, 2020). Other scholarship has considered the influence of Adam Smith in the development of the living wage movement, including his perspectives on recent developments (e.g., Noell, 2006; Clary, 2009; Plowman & Perryer, 2010).

Discussion

This review has examined the evolution over a 20-year period (2000-2020) of living wage research. Our review has shown the development of living wage study from the dominant economic cost-benefit wage perspective to a broader, more person-centric focus that draws attention to a wider variety of antecedents and mechanisms, including job satisfaction, as well as diversity of outcomes, such as individuals' mental well-being and organisational turnover. This inclusion of a health and psychological lens on living wages has accompanied the more sophisticated development of both methodologies and measures. These shifts have been particularly pivotal in providing novel evidence for policy-makers, drawing attention to different stakeholders' concerns. In our discussion we synthesise our research findings to draw out work psychology's existing and potential further contributions to living wage research.

Transition to person-centric lens on the Living Wage

Work psychology has provided an important contribution to broaden debate about the living wage beyond a focus on employers as their key stakeholder, towards a more person-centric perspective, which elucidates how and why enhanced wage levels affect individual workers and their families (e.g., Carr et al., 2016a; 2016b; Yao et al., 2017; Carr et al., 2019). This novel person-centric lens offers not only important theoretical development, but also extends empirical examination of living wages, to provide a more nuanced understanding of the significance of living wages.

Theoretically, a person-centric focus has particularly enhanced earlier conceptualisations of sustainability and capability (Stabile, 2008). For example, sustainability focuses on defining and calculating subsistence for individuals and their families, and considers the broader social implications of subsistence wages (Ciscel, 2000). Work psychology has provided a clearer, more inclusive definition of living wages, as well as advancing their operationalisation beyond subsistence to link with decent work research. Therefore, the previous focus is extended beyond mere economic subsistence to emphasise the “quality of life and work life” (Carr et al., 2016a, p.24). Such expansion positions living wages as a multi-level phenomena, with significant spillover of work into and from family relationships (e.g., Allen et al., 2014) and for life satisfaction (e.g., Ilies et al., 2020); however, many studies continue to use definitions that fail to acknowledge the permeable boundaries between work and lives, leaving these aspects under-examined in the low wage context. Through the adoption of a psychological lens, the impact on individuals and families, as well as on organisations will be opened up for further scrutiny.

Beyond sustainability, a capability argument for living wages has emphasised the potential for living wages to alter the future trajectories for individuals and their families (Stabile, 2008), and in so doing, to potentially break poverty cycles. Emerging psychological research asserts that improving individual capability is a requirement for a wage to be a living wage, revealing the tipping points at which wages trigger improvements in the quality of life (Yao et al., 2017). Recent multi-country empirical research has significant implications for the development of more effective practical interventions to tackle structural inequality around the globe (Carr et al., 2018). Such extension of ‘capabilities’ builds on Sen’s (1999) ‘psychological freedoms’ to allow measurable outcomes

including perceived equality, job satisfaction, and job security. This emerging new research is providing evidence to engage with and inform policymakers around the psychological dimensions and mechanisms of living wages. These empirical developments are central to more effective interventions for poverty reduction, and in drawing together related matters concerning decent work, job insecurity, and structural inequalities. Further, work psychology can extend examination of capabilities especially for self-improvement to assess implications not just for the individual, but its antecedents and consequences for families and communities, and towards generational impacts. Future research could extend progress in measuring living wages by integrating further intra- and inter-person perspectives to develop more holistic multi-level models and conceptualisations (similar to Bakker, 2015). Such study should develop existing work psychology capability building research, and into the dynamics of multi-level and temporal concerns (e.g., Olenick et al., 2020). It should also focus study on those communities already identified in meta-analytic study as more significantly affected by job insecurity (e.g., Paul & Moser, 2009; Sverke et al., 2002; 2019).

Consequences for employees and organisations

An important contribution from work psychology has been to improve the operationalisation and measurement of the living wage, extending the antecedents, processes, and outcomes considered. Critically, such developments offer the means to advance capabilities research, through exploration of the conditions under which people thrive, and illuminating how these may vary by culture. While Smith (2015) has outlined the processes of job entrapment that can occur for those on low wages, there is far more that could be done to examine the consequences of impoverished work, that is skewed towards economic necessities. We need to better understand whether low-paid work diminishes the psychological time and space that individuals require to consider improved career identities and goals, and to examine personal adaptability, especially self-efficacy. Prior study of the long-term unemployed has shown a successful job search is enhanced where the building of self-efficacy is included (Koen et al., 2013). Future research could explore the relationship between self-efficacy and living wages, and the longer term importance of this for lifting people out of the cycle of poverty.

Beyond confidence, there are important areas of future study concerning living wages and individual identity and self-worth. We know work is central in providing a structure to life, as well as offering a sense of accomplishment and identity (Waltman, 2004). However, low-paid jobs can be equated with reduced societal worth, and through this diminished self-respect (Werner & Lim, 2016; Smith, 2015). Prior political science study reveals the deeply ingrained, negative identity for welfare recipients, marginalised and dislocated from social and political processes (Hancock, 2004). Living wages enable workers and their families to break free from welfare, which should significantly alter workers' and families' perceptions of self-worth and identity.

A further psychological mechanism that deserves future study is the consequences of living wages for workers' depletion and recovery. Work psychology can advance insight into whether the key consequence of living wages is simply to reduce the necessity of having multiple jobs, or whether there is something different about the quality of psychological detachment that it offers, creating a discrete form of leisure and restoration (Sonnetag, 2001; Sonnetag et al., 2008; Smit, 2015), or change to work-life balance (Allen et al., 2014). These are topics of significance to employers and policy-makers.

Psychological research therefore enables the assessment of changes in workers' attitudes that living wage provision is likely to effect, including job and career satisfaction, but also in terms of organisational engagement and commitment, and work-life balance. Although some work has captured the organisational savings arising from reduced employee turnover, absenteeism, overtime, and training needs (Fairris, 2005), living wage accreditation also has benefits for brand reputation and employee morale (Werner & Lim, 2017). Work psychology scholarship could provide more comprehensive empirical coverage of the changes for employers and policy-makers following receipt of living wages. For example, little research has considered the impact of living wages on pre- and early-entry stages of employment, such as for attracting new employees (Schneider, 1987). Further study could also include organisational justice (Greenberg, 1990) and trust in employing organisations as well as society more widely (e.g., Balog-Way & McComas, 2020; Searle, 2018), or organisational identity and affective commitment (Ng, 2015). These are factors of value in organisational resilience.

New study could assess further the organisational consequences of living wages, such as improvements to job performance, organisational citizenship, and the decline of counterproductive work behaviours. Prior study has shown psychological contract violation and worker burnout as important antecedents for counterproductive work behaviours (CWB) (Griep & Vantilborgh, 2018; Jones & Griep, 2018), as well as among those who are anxious and fearful (Fida et al., 2018), yet little is known about how living wages relate to the psychological contract or CWB. Work psychology therefore allows a more holistic and nuanced conceptualisation of living wage broadening measures, concerning currently omitted organisational costs and benefits. Aside from the benefit to scholarship, such empirical insights have value in the development of more effective organisational policies and practices. More can be done to understand the mechanisms underpinning living wages, and the tipping points which need to be reached.

Living Wages to Decent Work

Beyond the impact of living wages on employees and their employing organisations, there are societal benefits of more effective working practices, particularly in developing individuals' capabilities. Building more capable and resilient workforces is a critical societal goal, and therefore living wages cannot be considered in isolation from the wider context in which they are implemented. However, work psychology scholarship has often stopped short of considering broader structural enablers and constraints.

Work psychology illuminates the aspects of work that are necessary to improve capability development, which has been a primary focus of psychological research on the living wage. However, concerns remain about who (or what) determines the socially valuable areas for improvement (Stabile, 2008). Work psychology challenges an over-simplistic view of payment of higher wages alone as sufficient to enhance capabilities; instead, other significant individual and organisational factors are shown to be required to successfully build human capital (Aguinis & Kraiger, 2009). Although learner characteristics are important in the uptake and utilisation of training (Burke & Hutchins, 2007), psychological perceptions about work are also critical – namely, perceptions of the work's meaningfulness, as well as elements including levels of self-determination, competence, and impact (Muduli & Pandya, 2018). Further, organizational practices are known to have a bearing on skills

development, especially those related to reward management, and development and learning (Muduli, 2016). Future research should examine these individual and organizational factors for living wage employers, identifying for policy-makers the critical individual and organisational conditions that are conducive to enhancing individuals' capability.

More critically, applying a work psychology lens to living wage debate enables the topic to be positioned within the broader literature on decent work, revealing the key elements of work that need to be in place for it to contribute to capability development and quality of life (Blustein et al., 2016). Such study would build on prior perspectives of the value of work beyond that of income, to provide further and useful latent functions (i.e., time structure, social contact, collective purpose, identity/status, and activity) (Jahoda, 1981; 1982). The previously dominant economic cost-benefit focus regarding work is being increasingly challenged through accumulated evidence of the other aspects of work that are important for enhancing quality of life. Such insights show the inadequacy of simply viewing work as becoming 'better' with an increased wage; instead, psychologists can empirically demonstrate the relative importance of money for both perceived quality of life and productivity. Decent work is far broader than just financial remuneration – it extends to include the availability and acceptability of employment opportunities, and asserts that work should offer dignity, equality, productive fulfilment, and security (ILO, 2019b). The inclusion of these further expanded and more defined psychological dimensions for study of work that is decent, adds identity and trust to consideration of belonging and resilience, e.g. self-efficacy (Newheiser et al., 2017) and self-determination (Blustein et al, 2019). In so doing, living wage scholarship will both inform and reinforce our understanding of *what* makes work decent, and through this identify *how* work contributes more broadly to an individual's quality of life.

Structural challenges

Beyond an emphasis on decent work, there are other more structural concerns, which have yet to be addressed in living wage research. There is ongoing myopia regarding gender and racial inequalities in low-income labour markets, which unless included challenge the potential of living wage initiatives to truly address inequality and poverty. Psychological study of well-being shows the benefits of living wages, but it also exposes the underlying racial structure of low-paid work; psychological living wage

benefits are most significant for Black African and Latin American workers rather than White British (Flint et al., 2013). Further, female minority groups remain channelled into low-income jobs (Stone & Kuperberg, 2006). Therefore, living wage interventions, while having significant benefits for women, may simply ossify, rather than challenge, the ongoing disadvantages that arise from gender and racial occupational segregation (e.g., Acker, 2006). Capability developing has long been a contested issue, especially the development of women's skills and their further inclusion and progression in the labour market (Criado-Perez, 2019; Stichter & Parpart, 2019). Women play a greater role in caring responsibilities, and so can become trapped in low-paid work. Future research needs to question the status quo of low pay in care work, and study proposed interventions designed to attend to structural inequalities that will create fairer and better remunerated work for all.

Structural inequalities in society are exposed and reinforced in times of external threat, such as the current Covid-19 pandemic. Emerging research shows the disproportionately negative impact on low-income workers and marginalised groups (Thunstrom et al., 2020); not only are these workers at higher risk of job-loss due to the pandemic, but also the economic necessity that forces them to remain working while unwell, has the twin effect of depleting them further while exacerbating the spread of the virus. The disproportionate accumulative consequences of poverty that arise from income inequalities are being laid bare (Chaudhry et al., 2020; Shah et al., 2020), and highlight the clear divergence of life expectancies that should be significant for policy-makers in the future. Put simply, could provision of living wages have kept people alive? Future research needs to actively examine the impacts of crisis on the low-paid.

Examining the existence of structural inequalities that intersect living wages draws attention to the traditional focus of work psychology on white-collar workers, often managerial and leaders, working within a neoliberal definition and structural view of work. We echo calls by other scholars for research that examines these traditional assumptions and biases, to consider how work psychology should adjust its theories and tools in order to focus on non-traditional workers (Bal et al., 2019; Lefkowitz, 2008). This should include precarious workers, part-time workers, and those with caring responsibilities. What constitutes a 'typical worker', and inherent assumptions, must be laid out and biases explicitly addressed. In particular, the changing nature of work shows the rise of precarious

work (Taylor et al., 2017), with the ILO (2019a) identifying that 60% of the world's workers exist in the informal economy, where wage regulation is lacking.

The changing nature of work

The rise in precarious work links with de-skilling, as well as with expansion of the gig economy and zero hours contracts (Taylor, et al., 2017). Technology-led advances have reduced work to its smallest units, tasks or gigs, and by this means have redrawn traditional understandings of 'labour' and 'wages', altering the employment status of those who undertake these gigs by pushing them into self-employment. Novel third parties, such as Uber and Amazon, are coming between traditional producers and their customers, diverting income and replacing previously skilled work with low-skill tasks, such as delivery. This division of work into smaller components alters the temporal demand for workers. While changes to date have largely hollowed out previously blue-collar work, they are starting to expand into white-collar work (Petriglieri et al., 2018). The provision of more flexible workers capable of doing less skilled work alters the balance of supply and demand, driving down wages. These technology-led changes expand opportunities for monitoring and a more Tayloristic quantification of work activities, which alters work by reducing the opportunities for self-determination, but also the social interactions, and reveals "unproductive" components, such as breaks or between gig travel time (Wood et al., 2019); As only each gig is remunerated, significant elements of human worker activity are rendered unremunerated. Through these changes, simple recovery time between gigs is removed, and workers' depressed remuneration forces them to take on more work in order to maintain the same income, leading to greater exhaustion (ibid.). Employers, however, see significant direct financial benefits, with micro-level insight into their workers' activities, and further direct and indirect savings in the shift to a self-employed workforce. As a result, many low-pay roles are being removed from formal employment and living wages regulation, leaving people in those roles more open to exploitation.

Concurrent with the shift to gig work for some, is the reduction in working time for more skilled workers. Some employers are starting to recognise the productivity benefits of a shorter working week, and of replacing structured time with either informal innovation such as Google's 20% time (Girard, 2009), or time away from work. These changes are likely to improve retention, job

satisfaction, and restoration spaces for such employees (Başlevent & Kirmanoğlu, 2014; Bennett et al., 2018; Shockley et al., 2017). However, these developments merely exacerbate the inequalities for those in low-wage occupations. The documented health outcome disparities for society are likely to become more marked for the low-paid with further reductions to their life expectancy and worse health outcomes (e.g., Scottish Government, 2020). However, there are substantial costs for the state in meeting these health inequalities, as these workers often have no health insurance. Strikingly, it is the same neoliberal policies that have challenged living wage interference in labour markets, that have also shrunk the state, reducing the resources that are required to meet these new needs.

Life incomes

Alongside debate about reduced working hours, there is discussion about life incomes. This debate extends living wage into a wider examination of different approaches to distributive justice, moving beyond the predominant focus on equity theory (Adams, 1965), to one that is based on universal human rights. That is, a living wage based on the fundamental argument that this wage should enable a decent quality of life as an unconditional basic human right (Perkiö, 2019). Indeed, a response to the Covid-19 pandemic from many governments has been the provision of a basic income for their working citizens. Prior debate about unconditional basic incomes regards this payment as separate to any employment contract. Future study should examine the impacts of life incomes through the natural experiments that have been created recently in different geographical areas, to allow direct examination of the consequences for local low-paid employees once they are liberated from the economic necessity of having to take low-paid work (Hiilamo, 2020). How far will these external interventions reduce local economic disparity and social tension? What impact will they have on employers who fail to offer a living wage? Do such provisions really give individuals the means to enhance their capability and undertake alternative careers? It will test Sen's (1999) argument that human capability is advanced through the provision of a new freedom: a choice.

Excessive wages?

While this review has focused on low pay, Adam Smith also drew attention to ancient Greek philosophical concerns about excessive wages. Our review has shown the expansion of attention on low wages, yet there remains myopia from work psychology regarding the study of the opposite end

of the wage continuum, that of ‘too much’. Some scholars have sought to quantify the costs to society of low social immobility, identifying the over-promotion of weaker elites (Woodhams et al., 2015). Work psychology has given some attention to pay dispersal (Shaw, 2014), but income inequality is growing (e.g., Friedman et al., 2019) and is not necessarily linked to talent (Böhm et al., 2018). While sociologists have considered the results of having ‘too much’, for example philanthrocapitalism (Youde, 2013; McGoey, 2014), what are the psychological consequences? Do low-wage employers also have more marked dispersal in wages at the top of their organisations? Are living wage employers different? Extant research shows implementing living wages challenges existing pay grades (Werner & Lim, 2017). There is merit in understanding the impact on both ends of a wage continuum.

Limitations

This review does have some limitations. Critically, any type of review is subject to constraints that arise from the selection of search terms and the criteria that are used. We were comprehensive in our terms, and iteratively reviewed the process and its results to ensure breadth of coverage, including using forward and backward searches. Nevertheless, we are aware that our literatures were bounded and this may be an important constraint for such a topic given the wide interest from non-academic audiences. While the exclusion of non-peer reviewed work was designed to provide a quality threshold in light of the vast number of highly political publications related to living wages, it is possible that some key-thought scholarship was missed because of this. Further, commencing our review from 2000 was a deliberate decision to provide assessment of current development of this topic, and though we acknowledged the considerable history of the field in the introduction to the paper we may have missed important trends that occurred prior to 2000.

To mitigate these limitations, we used guidelines (e.g., Briner & Denyer, 2012) to improve six key components of our approach (organisation, transparency, replicability, quality, credibility, and relevance), and we outlined the detailed inclusion and exclusion criteria and the coding process. Our coding process was a further means of quality control and credibility checking by introducing a higher level of rigour. The coding was deliberately broad to allow us to consider papers on similar topics from quite distinct disciplines. Our choice to adopt a narrative synthesis approach (Popay, 2006) also

helped to facilitate the breadth of this review, by enabling inclusion of multiple disciplines and embracing developments across time, thus assisting us in restricting the impact of these limitations.

Conclusion

Our narrative synthesis of 115 living wage peer-reviewed journal articles between 2000 and 2020 identified the development of the topic from its origins in economics and urban studies, to an expansion into health, management, and psychology. We have charted the dominance of economic perspectives on living wages, that have focused on modelling the impact of living wages on poverty, emphasising externalities, and the cost implications for employers. In contrast, emerging research from work psychology has allowed a shift in focus to consider the direct perspective of a broader range of stakeholders, specifically individual workers and their families, and in so doing exploration of different antecedents and consequences for individuals' and organisations' sustainability and capability. Given the significant changes to work and growing inequalities for those in low-paid work, the adoption of a more person-centric perspective on work and wages is overdue. This altering of approach opens up new debate concerning universal human rights, but also allows important evidence of underlying structural differences and inequalities, and offers empirical evidence that informs different policy positions. Charting the developments of this field, we show work psychology has contributed in three important ways, specifically to the conceptualisation of living wage, in offering novel and significant means to better operationalise and measure phenomena, and through these means enabling more nuanced and sophisticated models to emerge. These models elucidate key antecedents, mechanisms, and consequences of the living wage that have real value to a wider suite of stakeholders, including policy-makers, individuals, their families, and communities. More critically, such study extends the focus beyond that of mere wage rates, towards a better understanding of the context in which work is done, of its wider impacts and benefits, and of the individual and organisational factors that are required for decent work. These create new opportunities to redirect psychological efforts upstream, away from merely servicing the consequences of low wages for individuals, towards developing evidence-based positions of advocacy and policy-change for poverty reduction, job insecurity, and structural inequalities. Through empirically-informed approaches, work

can become more productive and sustainable for individuals, employers, and societies, and offer spillover benefits to extend capabilities beyond the individual worker to their families and communities, and for further generations.

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Figure 1. Stages of literature searching and screening

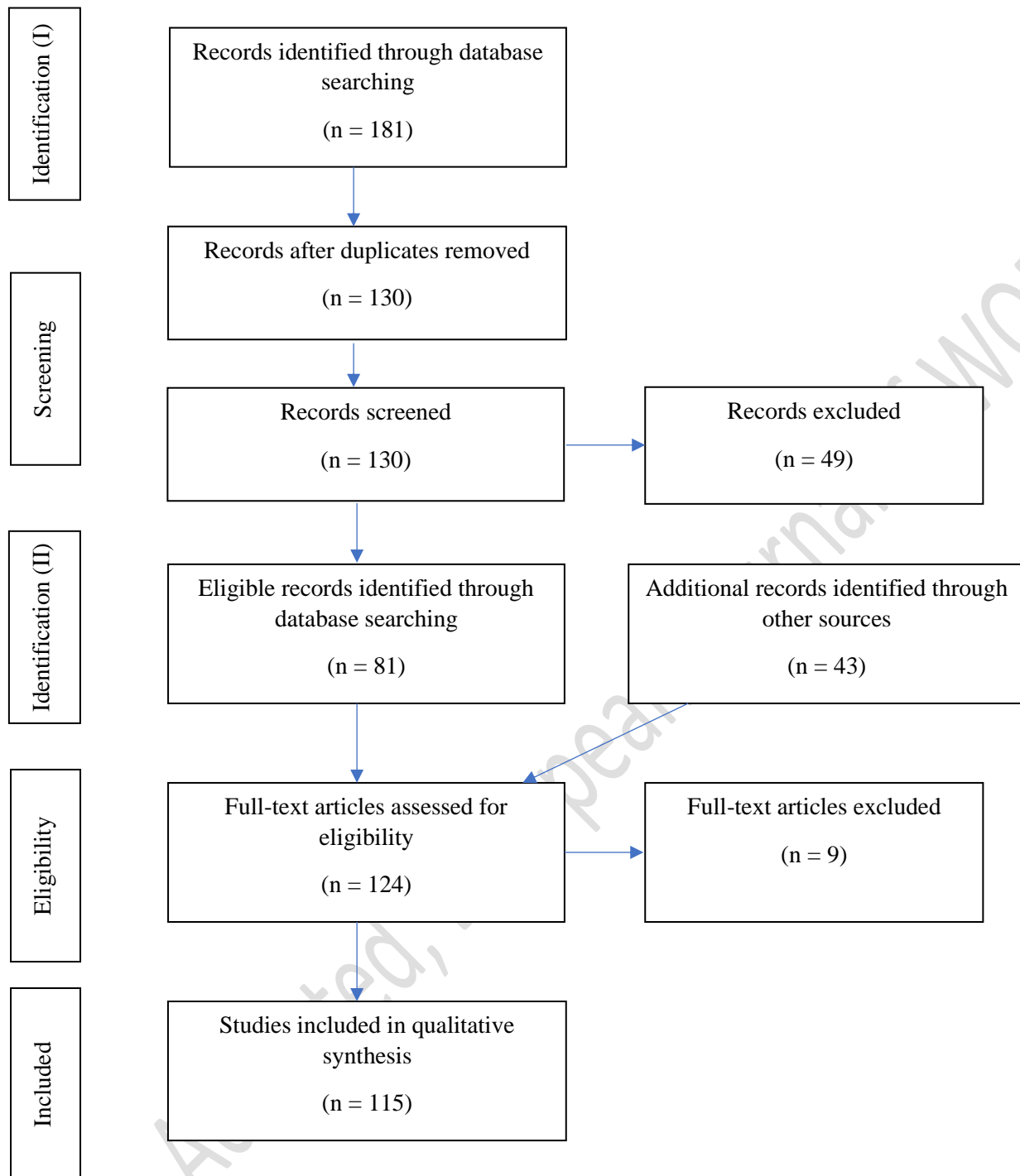


Figure 2. Development of Living Wage research by discipline/subject over time

